

SERFF Tracking Number:	ALSX-125394052	State:	Arkansas
Filing Company:	Allstate Insurance Company	State Tracking Number:	EFT \$25
Company Tracking Number:	R18773		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Homeowners, Renters, Condominium Combined		
Project Name/Number:	2007 - DeHoyos Appeals Process Filing/R18773		

Filing at a Glance

Company: Allstate Insurance Company

Product Name: Homeowners, Renters,
Condominium Combined

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI
Combinations

Filing Type: Rule

SERFF Tr Num: ALSX-125394052 State: Arkansas

SERFF Status: Closed

Co Tr Num: R18773

Co Status:

Author: SPI AllState

Date Submitted: 12/19/2007

State Tr Num: EFT \$25

State Status: Fees verified and
received

Reviewer(s): Becky Harrington,
Betty Montesi, Brittany Yielding

Disposition Date: 01/02/2008

Disposition Status: Filed

Effective Date Requested (New): 03/10/2008

Effective Date Requested (Renewal): 03/10/2008

Effective Date (New): 03/10/2008

Effective Date (Renewal):
03/10/2008

State Filing Description:

General Information

Project Name: 2007 - DeHoyos Appeals Process Filing

Project Number: R18773

Reference Organization:

Reference Title:

Filing Status Changed: 01/02/2008

State Status Changed: 01/02/2008

Corresponding Filing Tracking Number:

Filing Description:

Insurance Scoring Appeals Process

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

With this filing, Allstate Insurance Company is implementing an appeals process for Insurance Scoring in the state of Arkansas. The same process will be implemented in all Allstate Group companies and lines that order credit reports for the use of Insurance Scoring in Arkansas. The appeals process will allow consumers whose Insurance Score has been

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adversely impacted by extraordinary circumstances to appeal the Insurance Score, Allstate has previously assigned to them. If an insured meets the criteria listed in the rule, a neutral Insurance Score will be applied to the policy. The conditions under, which an insured may appeal his or her Insurance Score may be found in the attached Rule Pages.

This change will not affect the way Allstate initially assigns an Insurance Score to an insured. There is no rate change associated with this filing.

Effective Date:
 New business: March 10, 2008
 Renewals: March 10, 2008

Company and Contact

Filing Contact Information

Patrick Torsney,	ptors@allstate.com
2775 Sanders Road	(847) 402-5000 [Phone]
Northbrook, IL 60062	(847) 402-9757[FAX]

Filing Company Information

Allstate Insurance Company	CoCode: 19232	State of Domicile: Illinois
2775 Sanders Road	Group Code: 8	Company Type: Property and Casualty

Suite A5		
Northbrook, IL 60062	Group Name: Allstate	State ID Number:
(847) 402-5000 ext. [Phone]	FEIN Number: 36-0719665	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	Independent Rule Filings - All P&C Lines = \$25
Per Company:	No

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Project Name/Number: *2007 - DeHoyos Appeals Process Filing/R18773*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate Insurance Company	\$25.00	12/19/2007	17176467

<i>SERFF Tracking Number:</i>	<i>ALSX-125394052</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
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<i>Project Name/Number:</i>	<i>2007 - DeHoyos Appeals Process Filing/R18773</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/02/2008	01/02/2008

<i>SERFF Tracking Number:</i>	<i>ALSX-125394052</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
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<i>Product Name:</i>	<i>Homeowners, Renters, Condominium Combined</i>		
<i>Project Name/Number:</i>	<i>2007 - DeHoyos Appeals Process Filing/R18773</i>		

Disposition

Disposition Date: 01/02/2008

Effective Date (New): 03/10/2008

Effective Date (Renewal): 03/10/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	ALSX-125394052	State:	Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	HPCS-Homeowners Premium Comparison Survey		No
Supporting Document	Uniform Transmittal Document-Property &Filed Casualty		Yes
Rate	CheckingList_R18773	Filed	Yes
Rate	Manual_R18773	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	CheckingList_R18773	R18773	New	R18773.PDF
Filed	Manual_R18773	R18773	Replacement	R18773.PDF

CHECKING LIST FOR HOMEOWNERS

Printing dates are shown on each page to facilitate identification of different editions, but have no direct connection with the effective date of the page.

HOMEOWNERS RULES

Enclosed: Pages 24-1 and 24-2 dated 1-1-2008

Withdrawn: Pages 24-1 and 24-2 dated 11-24-2003

RENTERS RULES

Enclosed: Pages 33-1 and 33-2 dated 1-1-2008

Withdrawn: Pages 33-1 and 33-2 dated 11-24-2003

CONDOMINIUM RULES

Enclosed: Pages 34-1 and 34-2 dated 1-1-2008

Withdrawn: Pages 34-1 and 34-2 dated 11-24-2003

RULE 24 - RATING GROUP CLASSIFICATION FOR STANDARD & DELUXE

Each policy will be assigned a Rating Group based upon the criteria below. At each renewal, the same Rating Group will continue to apply unless the policy qualifies for a different Rating Group under Section B of this rule. This rule applies to the Standard and Deluxe policy forms.

A. INITIAL RATING GROUP DETERMINATION

The policy will be assigned to a Rating Group based on the Insurance Financial Stability (IFS) score assigned when the credit report(s) ordered in connection with the policy were requested, regardless of the effective date of the policy.

For Policy Rating Group assignment on or after 5/29/2001:

<u>IFS Score</u>	<u>Rating Group</u>
000-291	6A
292-330	6B
331-350	6C
351-375	6D
376-408	6E
409-458	6F
459-999	6G

With respect to credit reports requested on and after 5/29/2001 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an IFS score of 340 will be assigned.

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 3/10/2008 may, at Allstate's sole discretion, be assigned to Rating Group 6B retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

B. SUBSEQUENT RATING GROUP DETERMINATION

At each renewal, the same Rating Group will continue to apply unless at renewal one of the following applies:

1. For Rating Group 6G and beginning with the 3rd renewal after 1/1/2004, credit report(s) will be ordered for all applicable insureds on the policy at the time of the reorder. Subsequently, credit report(s) will be ordered prior to every 3rd renewal effective date following the effective date of the policy for which credit report(s) were most recently ordered. Additionally, effective 1/1/2004, and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. If an insured requests a reorder, the next automatic reorder will take place prior to the 3rd renewal effective date following the effective date of the policy for which the credit report(s) was most recently ordered to determine the applicable Rating Group. Any reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder.
2. For all Rating Groups other than Rating Group 6G and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder.

NOTE: If named insured requests a credit report reorder(s) less than 45 days prior to the renewal effective date of the policy, the updated IFS score will be reflected in the Rating Group determination for the next following policy period.

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 3/10/2008 may, at Allstate's sole discretion, be assigned to Rating Group 6B retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

C. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s) other than for reasons listed in Section B.1 or Section B.2, all credit reports needed to assign the proper Rating Group will be reordered.

New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder according to the policy regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder, and the applicable Rating Group will be assigned based upon the resulting IFS score from the reordered credit report.

RULE 33 – RATING GROUP CLASSIFICATION FOR RENTERS

Each policy will be assigned a Rating Group based upon the criteria below. At each renewal, the same Rating Group will continue to apply unless the policy qualifies for a different Rating Group under Section B of this rule. This rule applies to the Renters policy form.

A. INITIAL RATING GROUP DETERMINATION

The policy will be assigned to a Rating Group based on the Insurance Financial Stability (IFS) score assigned when the credit report(s) ordered in connection with the policy were requested, regardless of the effective date of the policy.

For Policy Rating Group assignment on or after 5/29/2001:

<u>IFS Score</u>	<u>Rating Group</u>	<u>Rating Factor</u>
000-294	7A	.40
295-342	7B	.50
343-384	7C	.60
385-414	7D	.75
415-999	7E	1.00

With respect to credit reports requested on and after 5/29/2001 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an IFS score of 360 will be assigned.

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 3/10/2008 may, at Allstate's sole discretion, be assigned to Rating Group 7B retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

B. SUBSEQUENT RATING GROUP DETERMINATION

At each renewal, the same Rating Group will continue to apply unless at renewal one of the following applies:

1. For Rating Group 7E and beginning with the 3rd renewal after 1/1/2004, credit report(s) will be ordered for all applicable insureds on the policy at the time of the reorder. Subsequently, credit report(s) will be ordered prior to every 3rd renewal effective date following the effective date of the policy for which credit report(s) were most recently ordered. Additionally, effective 1/1/2004, and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. If an insured requests a reorder, the next automatic reorder will take place prior to the 3rd renewal effective date following the effective date of the policy for which the credit report(s) was most recently ordered to determine the applicable Rating Group. Any reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder.
2. For all Rating Groups other than Rating Group 7E and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder.

NOTE: If named insured requests a credit report reorder(s) less than 45 days prior to the renewal effective date of the policy, the updated IFS score will be reflected in the Rating Group determination for the next following policy period.

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 3/10/2008 may, at Allstate's sole discretion, be assigned to Rating Group 7B retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

C. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s) other than for reasons listed in Section B.1 or Section B.2, all credit reports needed to assign the proper Rating Group will be reordered.

New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder according to the policy regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder, and the applicable Rating Group will be assigned based upon the resulting IFS score from the reordered credit report.

RULE 34 – RATING GROUP CLASSIFICATION FOR CONDOMINIUM

Each policy will be assigned a Rating Group based upon the criteria below. At each renewal, the same Rating Group will continue to apply unless the policy qualifies for a different Rating Group under Section B of this rule. This rule applies to the Condominium policy form.

A. INITIAL RATING GROUP DETERMINATION

The policy will be assigned to a Rating Group based on the Insurance Financial Stability (IFS) score assigned when the credit report(s) ordered in connection with the policy were requested, regardless of the effective date of the policy.

For Policy Rating Group assignment on or after 5/29/2001:

IFS Score	Rating Group	Rating Factor
000-282	8A	.60
283-318	8B	.65
319-342	8C	.70
343-408	8D	.80
409-999	8E	1.00

With respect to credit reports requested on and after 5/29/2001 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an IFS score of 340 will be assigned.

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 3/10/2008 may, at Allstate's sole discretion, be assigned to Rating Group 8B retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

B. SUBSEQUENT RATING GROUP DETERMINATION

At each renewal, the same Rating Group will continue to apply unless at renewal one of the following applies:

1. For Rating Group 8E and beginning with the 3rd renewal after 1/1/2004, credit report(s) will be ordered for all applicable insureds on the policy at the time of the reorder. Subsequently, credit report(s) will be ordered prior to every 3rd renewal effective date following the effective date of the policy for which credit report(s) were most recently ordered. Additionally, effective 1/1/2004, and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. If an insured requests a reorder, the next automatic reorder will take place prior to the 3rd renewal effective date following the effective date of the policy for which the credit report(s) was most recently ordered to determine the applicable Rating Group. Any reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder.
2. For all Rating Groups other than Rating Group 8E and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder.

NOTE: If named insured requests a credit report reorder(s) less than 45 days prior to the renewal effective date of the policy, the updated IFS score will be reflected in

The policy of any insured whose credit report was ordered by Allstate Insurance Company for the purpose of tier determination pursuant to this rule on or after 3/10/2008 may, at Allstate's sole discretion, be assigned to Rating Group 8B retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

C. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s) other than for reasons listed in Section B.1 or Section B.2, all credit reports needed to assign the proper Rating Group will be reordered.

New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder according to the policy regarding ordering of credit reports that is in effect for Allstate Insurance Company at the time of the reorder, and the applicable Rating Group will be assigned based upon the resulting IFS score from the reordered credit report.

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Filing Company:	Allstate Insurance Company	State Tracking Number:	EFT \$25
Company Tracking Number:	R18773		
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Product Name:	Homeowners, Renters, Condominium Combined		
Project Name/Number:	2007 - DeHoyos Appeals Process Filing/R18773		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	01/02/2008
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Comments:

Attachment:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF


Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Allstate				Group NAIC #	008
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Allstate Insurance Company	IL	19232	36-0719665			

5. Company Tracking Number	R18773
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Patrick Torsney 2775 Sanders Road, Suite A5 Northbrook IL 60062		800-366-2958 Ext. 27309	847-402-9757	ptors@allstate.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Patrick Torsney			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	04.0 Homeowners		
10. Sub-Type of Insurance (Sub-TOI)	04.0000 Homeowners Sub-TOI Combinations		
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]	N/A		
12. Company Program Title (Marketing Title)	Homeowners, Renters, Condominium Combined		
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)		
14. Effective Date(s) Requested	New: 03/10/2008	Renewal: 03/10/2008	
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
16. Reference Organization (if applicable)	N/A		
17. Reference Organization # & Title	N/A		
18. Company's Date of Filing	12/19/07		
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	R18773
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

Insurance Scoring Appeals Process

With this filing, Allstate Insurance Company is implementing an appeals process for Insurance Scoring in the state of Arkansas. The same process will be implemented in all Allstate Group companies and lines that order credit reports for the use of Insurance Scoring in Arkansas. The appeals process will allow consumers whose Insurance Score has been adversely impacted by extraordinary circumstances to appeal the Insurance Score, Allstate has previously assigned to them. If an insured meets the criteria listed in the rule, a neutral Insurance Score will be applied to the policy. The conditions under, which an insured may appeal his or her Insurance Score may be found in the attached Rule Pages.

This change will not affect the way Allstate initially assigns an Insurance Score to an insured. There is no rate change associated with this filing.

Effective Date:

New business: March 10, 2008

Renewals: March 10, 2008

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div style="margin-bottom: 10px;"> Check #: N/A. Paid via EFT. Amount: \$25.00 </div> <div style="margin-bottom: 10px;"> Independent Rule Filings - All P&C Lines = \$25 </div> <div style="text-align: center; margin-top: 20px;"> Refer to each state's checklist for additional state specific requirements or instructions on calculating fees. </div>	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)